IN THE CLAIMS

1. (Cancelled).

2. (Cancelled).

3. (Cancelled).

4. (New) A computer-implemented system for assessing risk for financing a select technology enterprise, said system comprising:

    a) a processing unit that is arranged to receive data related to risk categories for financing the select technology enterprise, the technology enterprise selected from the group consisting of biotechnology, internet, information technology, health care, chemical processing, communications, software, nanotechnology, bioinformation and medical devices, and the risk categories including tangible assets, intellectual property, personnel, financial liquidity, current liability or potential liability; and

    b) an executable software stored on the processing unit and executable on demand, said software being operative with the processing unit to:

gather data related to the risk categories and receive information relating to details of the financing,

structure the information received based on historical data and performance data according to risk categories,

generating scores for individual risk categories, and

calculating a current cumulative risk score referencing the structured information and the gathered data.

5. (New) The system according to claim 4, further including the steps of:

determining when the individual and cumulative scores indicate an acceptable level of financial risk,

causing the financing request to be accepted when the risk score indicates an acceptable risk of financing, and

causing the financing request to be rejected when the risk score indicates an unacceptable level of financing risk.

6. (New) The system according to claim 5, further including:

taking corrective measures for risk scores that are of unacceptable level of financing risk, and

causing the financing request to be accepted when the score indicates an acceptable level of financing risk.

7. (New) A computer program product for assessing risk for financing a select technology enterprise, said product comprising:

a. computer code arranged to receive data related to risk categories for financing the select technology enterprise, the technology enterprise selected from the group consisting of biotechnology, internet, information technology, health care, chemical processing, communications, software, nanotechnology, bioinformation and medical devices, and the risk categories including tangible assets, intellectual property, personnel, financial liquidity, current liability or potential liability;

b. computer code arranged to gather data related to the risk categories and receive information relating to details of the financing;

c. computer code arranged to structure the information received based on historical data and performance data according to risk categories; and

d. computer code arranged to generate scores for individual risk categories, and

calculating a current cumulative risk score referencing the structured information and the

gathered data.

8. (New) The computer product according to claim 7 wherein the computer code is

arranged to

determine when the individual and cumulative scores indicate an acceptable level of

financial risk,

cause the financing request to be accepted when the risk score indicates an acceptable

risk of financing, and

cause the financing request to be rejected when the risk score indicates an unacceptable

level of financing risk.

9. (New) The computer product according to claim 7 wherein the computer code is

arranged to:

take corrective measures for risk scores that are of unacceptable level of financing risk,

and

cause the financing request to be accepted when the score indicates an acceptable level of

financing risk.

10. (New) A computer implemented method for assessing risk for financing a select

technology enterprise, said method comprising:

gathering data related to the risk categories and receive information relating to details of

the financing,

structuring the information received based on historical data and performance data

according to risk categories,

generating scores for individual risk categories, and

calculating a current cumulative risk score referencing the structured information and the

gathered data.

11. (New) The computer implemented method for assessing risk for financing a select

technology enterprise according to claim 10, said method additionally comprising:

determining when the individual and cumulative scores indicate an acceptable level of

financial risk,

causing the financing request to be accepted when the risk score indicates an acceptable

risk of financing, and

causing the financing request to be rejected when the risk score indicates an unacceptable

level of financing risk.

12. (New) The computer implemented method for assessing risk for financing a

select technology enterprise according to claim 11, said method additionally

comprising:

taking corrective measures for risk scores that are of unacceptable level of financing risk,

and

causing the financing request to be accepted when the score indicates an acceptable level

of financing risk.